

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
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***BULLETIN
SEPTEMBER 30, 2012, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>FACILITY APPLICATION</u>		
9-6-12	BlackRidgeBANK, Fargo, to establish a facility at 855 26 th Avenue East, West Fargo	Approved by Commissioner 9-27-12
<u>INTERSTATE BRANCH APPLICATION</u>		
8-21-12	State Bank & Trust, Fargo, to establish an interstate branch at 214 5 th St N, Breckenridge, MN	Approved by Commissioner 9-5-12
<u>INTERSTATE BRANCH CLOSED</u>		
7-30-12	United Valley Bank, Cavalier, to close its interstate branch at Fifth and Atlantic Avenues, Kennedy, MN, effective 10-31-12	Approved by Commissioner 9-11-12
<u>FACILITY CLOSED</u>		
7-16-12	State Bank of Bottineau, Bottineau, to close its facility at 103 11 th St E, Bottineau, effective 9-4-12	Approved by Commissioner 9-4-12
<u>BRANCH RELOCATION</u>		
9-17-12	Capital Credit Union, Bismarck, to move its branch from 4510 13 th Ave South to 4900 13 th Ave South, Fargo	Approved by Commissioner 9-28-12
<u>COMMISSIONER NAME WAIVER</u>		
	Food Bank for New York City, Food For Survival, New York City, NY	Approved 9-7-12
	The U.S. Charitable Gift Trust, Boston MA	Approved 9-12-12

USURY

The usury rate for unregulated lenders the month of October 2012 is **7.000% (5.641%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).